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FEB 1 2017  
U.S. District Court  
Western District of N.C.

Michael J. Garvey  
330 Walter Godbey Road  
West Jefferson, NC 28694

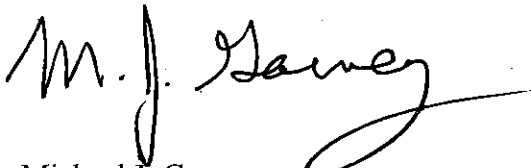
January 31, 2016

United States District Court Western District of NC  
Statesville Division  
200 West Broad Street, Room 304  
Statesville, NC 28677  
ATTN: Clerk of the Court

**Re: Civil Action No: 5:16-CV-00209-RLV**

**TO THE CLERK OF THE COURT:**

Please file the enclosed Consumer's Opposition to the Defendant's Motion to Dismiss with Annexes A-C. Thanking you in advance for your assistance.

  
Michael J. Garvey

Enclosure: Consumer's Opposition to Motion to Dismiss